

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JOYCE A SALGADO

Debtor(s)

Case No. 08-18506

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/18/2008.
- 2) The plan was confirmed on 09/24/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/15/2013.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,503.00.
- 10) Amount of unsecured claims discharged without payment: \$118,378.41.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$40,500.00  
Less amount refunded to debtor \$5.75

**NET RECEIPTS: \$40,494.25**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$2,550.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,310.30  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,860.30**

Attorney fees paid and disclosed by debtor: \$950.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
ASSOCIATES CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
ASSOCIATES CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
BAC/FLEET BKCARD	Unsecured	0.00	NA	NA	0.00	0.00
BANCO POPULAR	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	6,221.00	NA	NA	0.00	0.00
BANK OF AMERICA NA	Unsecured	0.00	NA	NA	0.00	0.00
BANK ONE/CHASE	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	0.00	NA	NA	0.00	0.00
CALIFORNIA NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CBUSA/RADIO SHACK	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CITGO OIL/CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
CITI BP OIL	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK/SEARS	Unsecured	0.00	NA	NA	0.00	0.00
CONSECO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	8,002.00	8,947.13	8,947.13	2,563.98	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	9,450.00	10,461.11	10,461.11	2,997.84	0.00
EAST BAY FUNDING	Unsecured	4,713.00	4,757.95	4,757.95	1,363.49	0.00
EAST BAY FUNDING	Unsecured	4,224.00	0.00	5,260.15	1,507.40	0.00
EAST BAY FUNDING	Unsecured	1,826.00	2,298.40	2,298.40	658.65	0.00
EAST BAY FUNDING	Unsecured	5,053.00	5,585.02	5,585.02	1,600.50	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	9,478.40	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	6,080.98	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	9,391.21	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	8,372.00	9,391.21	9,391.21	2,691.24	0.00
ECAST SETTLEMENT CORP	Unsecured	5,656.00	6,080.98	6,080.98	1,742.63	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	0.00	502.04	502.04	143.87	0.00
ECAST SETTLEMENT CORP	Unsecured	8,752.00	9,478.40	9,478.40	2,716.23	0.00
EMERGE/FNBO	Unsecured	8,534.00	NA	NA	0.00	0.00
EXXONMOBILE CITI	Unsecured	262.00	NA	NA	0.00	0.00
FIA CSNA	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	13,165.00	14,234.54	14,234.54	4,079.19	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST CONSUMERS NATIONAL BK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK ^	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK ^	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/MONTGOMERY WARD	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/WALMART	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00
HSBC HARLM	Unsecured	0.00	NA	NA	0.00	0.00
HSBC MNRDS	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/CARSONS	Unsecured	0.00	NA	NA	0.00	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
MARATHON ASHLAND PETROLEUM	Unsecured	0.00	NA	NA	0.00	0.00
MARQUETTE NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
MARQUETTE NATIONAL BANK	Secured	123,998.00	123,050.47	123,050.47	0.00	0.00
NICOR GAS	Unsecured	223.00	NA	NA	0.00	0.00
ODPC/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	16,434.00	16,945.32	16,945.32	4,856.02	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	8,835.73	8,835.73	2,532.06	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	13,383.00	14,781.74	14,781.74	4,236.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	6,786.64	6,786.64	1,944.85	0.00
RNB FIELDS	Unsecured	0.00	NA	NA	0.00	0.00
SEARS	Unsecured	6,582.00	NA	NA	0.00	0.00
SHELL OIL CITIBANK	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
UNVL CITI	Unsecured	7,844.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON/PROVIDIAN	Unsecured	0.00	NA	NA	0.00	0.00
WFCB/BLAIR CATALOG	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB ROAMANS	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB VALUE CIYT FURN	Unsecured	NA	NA	NA	0.00	0.00
WFNNB/ LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$123,050.47	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$123,050.47</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$124,346.36</b>	<b>\$35,633.95</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$4,860.30</u>	
Disbursements to Creditors	<u>\$35,633.95</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$40,494.25</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/30/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.